



U.S. REPRESENTATIVE CHARLIE DENT STAYING IN TOUCH

December

2009

Dear Neighbor,

The current state of our economy has created serious hardships for many families in neighborhoods across the 15th District of Pennsylvania. Hardworking Americans are facing higher living expenses, dwindling savings, and an uncertain job market. Of the multitude of issues before Congress, economic matters are at the forefront.



Congress is considering major legislation, such as health care reform, cap and trade, and regulation of financial markets, that will have broad, sweeping consequences. At a time when Americans are struggling to pay their bills, the unemployment rate has reached double digits and our nation's deficit is mounting, it is more important than ever that the policies that are enacted give you more control over your resources, promote sustainable economic growth and are fiscally responsible for our country.

My office is frequently contacted by individuals seeking assistance with a variety of issues including veterans' benefits, housing and homeownership, Medicare, nutrition assistance, Social Security and many other concerns. I welcome the opportunity to provide direct support through my Lehigh Valley and Montgomery/Berks County offices to constituents who need help or are having difficulty dealing with federal agencies. I encourage you to explore the enclosed information which outlines tools and resources that you may find helpful during these difficult times.

As always, if you require assistance with a personal matter or would like to share your views with me on a specific area of federal legislation, please do not hesitate to contact my office.

Sincerely,

A handwritten signature in black ink that reads "Charles W. Dent". The signature is written in a cursive, flowing style.

Charles W. Dent

Energy assistance and efficiency

You can take advantage of resources that will help you lower your home energy bills and reduce your overall energy consumption.

Low-Income Home Energy Assistance Program (LIHEAP)

Provides home heating energy assistance grants and crisis grants to those struggling to pay their heating bills.

For information:

www.dpw.state.pa.us/servicesprograms/liheap/

Call the LIHEAP Hotline at 866-857-7095

Email LIHEAPMAIL@state.pa.us

Contact County Assistance Offices:

Berks County: 610-736-4228

Lehigh County: 610-821-6509

Montgomery County – Pottstown District: 610-272-1752

Northampton County: 610-250-1785/6

For information about the Pennsylvania Public Utility Commission Energy Assistance Programs:

www.puc.state.pa.us/General/consumer_ed/energy_asst_prog.s.aspx

Weatherization Assistance Program (WAP)

Allows qualifying families to reduce their energy bills by

installing energy efficiency measures in their homes free of charge

For information: www.newpa.com/weatherization

Contact Local Weatherization Agencies:

Berks Community Action Program: 610-375-9770

Community Action Committee of the

Lehigh Valley: 610-691-5620

Montgomery County Community Action

Development Commission: 610-277-6363

Energy Efficiency

■ Energy Star: www.energystar.gov

Supplies information on efficient appliances, utilities and furnishings, and available tax credits for energy efficiency improvements.

■ Home Energy Saver: www.hes.lbl.gov

Do-It-Yourself energy audit tool to help consumers identify the best ways to save energy in their homes.

■ U.S. Department of Energy Fuel Economy:

www.fueleconomy.gov

Provides helpful information regarding fuel economy, gas emissions, and automotive safety standards along with tips to improve your gas mileage.

Resources for renters and homeowners

If you are struggling to keep up with your rent or pay your mortgage during these tough economic times, there are a number of programs which are designed to assist you and your family.

U.S. Department of Housing and Urban Development (HUD)

■ Rental Assistance: www.hud.gov/renting

Provides information on privately owned subsidized housing, public housing, and the Housing Choice Voucher Program. Also, outlines resources regarding tenants rights and protections.

■ Homeownership: www.hud.gov/pennsylvania

Resources to help you buy, maintain, and keep your home.

■ Foreclosure: www.hud.gov/foreclosure or call a housing counselor at 800-569-4287.

Get help to avoid foreclosure and learn about refinance options.

Pennsylvania Housing Finance Agency (PHFA)

■ Rental Assistance: pal.phfa.org

Links consumers to affordable housing options.

■ Homeownership: www.phfa.org/consumers

Access information and counseling regarding buying a home and homeownership.

■ Foreclosure:

www.phfa.org/consumers/homeowners/hemap.aspx or call 800-342-2397.

The Homeowners' Emergency Mortgage Assistance Program (HEMAP) offers help to Pennsylvanians faced with the possible loss of their home.

Local Housing Authorities

For information on public housing assistance or other public housing programs please contact one of the following local housing authorities.

Allentown: (610) 439-8678

Bethlehem: (610) 865-8300

Easton: (610) 258-0806

Lehigh County: (610) 965-4514

Northampton County: (610) 759-8488

Montgomery County: (610) 275-5720

Berks County: (610) 370-0822

Connects borrowers to HUD approved housing counselors who can help homeowners contact their mortgage loan servicers and develop a plan to avoid foreclosure.

Information for job seekers and assistance for those dealing with a job loss

With the number of highly skilled and qualified job seekers in the market, it is essential to utilize all of the available resources to maximize your employment potential.

- **U.S. Government Job Search:** www.usajobs.gov
Provides information on federal jobs and employment opportunities.
- **U.S. Department of Labor:** www.dol.gov/dol/jobs.htm
Find and apply for jobs at the U.S. Department of Labor.
- **U.S. Census Bureau:** www.2010.census.gov/2010censusjobs
Learn about potential opportunities to assist with the 2010 census.
- **Commonwealth Workforce Development System:** www.cwds.state.pa.us
Create a resume, find employment training opportunities and research job openings.
CareerLink Offices
Berks County: 610-988-1300
Lehigh & Northampton Counties: 610-437-5627
Montgomery County: 610-270-3429

- **Pennsylvania Small Business Development Centers (SBDC):** www.pasbdc.org
Provides entrepreneurs with the necessary tools in order to build and grow a successful small business.

Local Contacts:

Lehigh University SBDC: 610-758-3980
Kutztown University SBDC: 866-458-7232

Unemployment Benefits

- For information on unemployment compensation, visit www.dli.state.pa.us.
- To file for benefits visit www.uc.pa.gov or call 888-313-7284.
- For information about Trade Adjustment Assistance (TAA) which provides assistance to workers who are adversely affected by international trade conditions visit www.doleta.gov/tradeact.

Help to pursue higher education and skills training

Our economy is driven by the skills, knowledge, and ingenuity of the American people. Higher education and skills training resources are available for those interested in furthering their education.

- **Federal Resources for Students:** www.students.gov
Comprehensive compilation of resources for college students and their families. Covers the following topic areas: choosing the right college, financial aid and scholarships, summer internships and jobs, volunteer opportunities.
- **Federal Student Aid:** www.studentaid.ed.gov and www.fafsa.ed.gov
Information on the process to apply for federal student aid. For additional information, call the Federal Student Aid Information Center at 800-4-FED-AID
- **Pennsylvania Higher Education Assistance Agency (PHEAA):** www.pheaa.org
Planning for and financing your higher education.
- **United States Service Academies:** www.todaysmilitary.com/before-serving/military-academies-and-colleges
The U.S. Service Academies – U.S. Coast Guard Academy, U.S. Military Academy (West Point), U.S. Air Force Academy, U.S. Naval Academy, U.S. Merchant Marine Academy – provide an opportunity for qualified students to receive a paid education and graduate as commissioned officers in the U.S. Armed Services.
- **U.S. Office of Personnel Management (OPM) Student Jobs:** www.studentjobs.gov
Employment and internship opportunities within the federal government for high school, college, or graduate school students.
- **Educational Opportunities for Unemployed Workers:** www.opportunity.gov
Education and training for unemployed individuals considering returning to school.

Benefits available to veterans

It is the duty of a grateful nation to provide for those who have sacrificed so selflessly to ensure our freedom. Although there are generous health and education benefits available to those who have served, navigating the VA and the new Post 9/11 GI Education Benefits program can be a daunting task. My office is available to assist veterans in obtaining the benefits that they rightly deserve.

- **U.S. Department of Veterans Affairs (VA):**
Provides benefits and services to those who have courageously served our nation.
For general information: www.va.gov or call 800-827-1000.
Health Care Services: www.va.gov/health/ or call 877-222-8387.
Post 9/11 GI Bill Education Benefits:
www.gibill.va.gov/ or call 888-442-4551.

- **Pennsylvania Department of Military and Veterans Affairs:** www.milvet.state.pa.us
Offers advice, assistance, and care to 1.1 million Pennsylvanian veterans and their families.
Contact County Offices:
Berks County: 610-378-5601
Lehigh County: 610-782-3295
Montgomery County: 610-278-3285
Northampton County: 610-559-3199
- **Veterans Emergency Assistance:**
www.milvet.state.pa.us/DMVA/185.htm
Temporary, emergency financial aid to a veteran who has experienced an unexpected loss of income.
- **The National Archives and Records Administration:** www.archives.gov/veterans
Helps veterans obtain a copy of their military records, including separation documents and medical records.

Secure personal finances and consumer protections

Fraud and identity theft can ruin an individual's credit history and cost an innocent person countless hours of tedious work to get their records and accounts back in order. Fortunately, there are simple steps you can take to prevent this from happening. Also, as we move into tax season, it is in every taxpayer's best interest to know what resources are available to help them through the annual filing process.

- **Pennsylvania Office of Attorney General:**
www.attorneygeneral.gov
Read consumer advisories and file complaints related to consumer issues, credit, elder abuse, health care, identity theft, insurance fraud, junk mail, and numerous other subjects.
- **Credit & Loans:** www.ftc.gov/credit
Understand your rights, how to check your credit report, and how to improve your credit score. Order your free annual credit report at www.annualcreditreport.com or by calling 877-322-8228.
- **Identity Theft:**
www.ftc.gov/bcp/edu/microsites/idtheft
Provides detailed information to help you deter, detect, and defend against identity theft.
- **Office of the Comptroller of the Currency (OCC):**
www.helpwithmybank.gov
The OCC can provide assistance in resolving issues you may encounter with your bank, including concerns involving credit cards, bank accounts, mortgages, loans, and insurance.
- **U.S. Financial Literacy and Education Commission:** www.mymoney.gov
Provides financial education resources to help Americans better save, invest, and manage their money.
- **IRS Taxpayer Advocate Service (TAS):**
www.irs.gov/advocate or call 877-777-4778
Offers assistance to individuals and businesses in resolving tax problems and helping taxpayers who are experiencing economic difficulties.



Health and Nutrition Services

During this economic downturn, families may need extra help to maintain health coverage and put nutritious meals on the table. There is a wide array of resources available to assist families in securing medical care and meeting their nutritional needs.

- **Medicare:** www.medicare.gov or call 800-MEDICARE.
Medicare is the nation's health insurance program for people age 65 or older and qualifying disabled individuals. Call the APPRISE helpline at 800-783-7067 for free health insurance counseling.
- **Medicare Prescription Drug Program (Part D):** www.medicare.gov/pdphome.asp
Offers a choice of prescription plans for Medicare beneficiaries. Those with limited income or resources may be eligible for extra help to pay for monthly premiums, annual deductibles, and co-payments. Learn more about extra help by calling Social Security at 800-772-1213.
- **PACE, PACENET, PACE Plus Medicare:** Call 800-225-7223.
Pennsylvania's prescription assistance programs for older adults, offering low-cost prescription medication to qualified residents age 65 and older.
- **Medicaid:** www.dpw.state.pa.us/ServicesPrograms/MedicalAssistance or call 866-542-3015.
Medical Assistance provides payment for health care services on behalf of eligible low-income individuals with limited income and high medical expenses.
- **adultBasic:** www.insurance.pa.gov or call 800-GO-BASIC.
Covers the basic healthcare needs of Pennsylvanians between the ages of 19 and 65 who have no health insurance and who meet certain eligibility requirements.
- **Children's Health Insurance Program (CHIP):** www.chipcoverspakids.com or call 800-986-KIDS.
Pennsylvania's program to provide health insurance to all uninsured children and teens who are not eligible for or enrolled in Medical Assistance.

- **COBRA:** www.dol.gov/ebsa/COBRA.html or call 866-444-EBSA.
Gives workers who lose their job the right to purchase health coverage under their previous plan for a period of time.
- **Clinical Trials:** www.clinicaltrials.gov
Registry of federally and privately supported clinical trials. Provides information about a trial's purpose, who may participate, locations, and phone numbers for more details.
- **Nutrition Assistance:**
Supplemental Nutrition Assistance Program (SNAP): www.dpw.state.pa.us/ServicesPrograms/FoodStamps or call 800-692-7462.
Provides benefits to help low-income households buy nutritious items and maintain healthy, balanced diets.
- **Nutrition for Older Pennsylvanians:** Call local Area Agencies on Aging to learn about nutrition programs and eligibility requirements.
Berks County: 610-478-6500
Lehigh County: 610-782-3034
Montgomery County: 610-278-3601
Northampton County: 610-559-3245
- **Women Infants and Children (WIC):** www.pawic.com or call 866-WIC-TIME.
Federally funded program that provides healthy supplemental foods and nutrition services for pregnant women, postpartum and breastfeeding women, infants, and children under age five.
- **Government Benefits:** www.govbenefits.gov
Provides eligibility information for a wide range of federal and state government benefit programs.



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For more information please visit
Congressman Dent's website at
www.Dent.House.Gov

Or email Congressman Dent at
www.house.gov/writerep/

CONGRESS OF THE UNITED STATES
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OFFICIAL BUSINESS

Charles W Dent
MC

PreSorted Standard

This mailing was prepared, published
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